

Form NTCFTFC7

**United States Bankruptcy Court**  
*Northern District of Illinois*  
*Eastern Division*  
*219 S Dearborn*  
*7th Floor*  
*Chicago, IL 60604*

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In Re:

ELB CAPITAL, LLC  
2255 Chestnut Ave.  
Glenview, IL 60026  
SSN: EIN: 20-3940294

Case No. : 08-10688  
Chapter : 7  
Judge : Susan Pierson Sonderby

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Debtor's Attorney:  
Forrest L Ingram  
Forrest L. Ingram, P.C.  
79 W Monroe Street  
Suite 900  
Chicago, IL 60603

312 759-2838

Trustee:  
Karen R Goodman ESQ  
Shefsky & Froelich Ltd  
111 East Wacker Drive  
Suite 2800  
Chicago, IL 60601

(312) 836-4048

**NOTICE FIXING TIME FOR FILING CLAIMS**

To the Debtor(s), Creditors, and other Parties in Interest:

A petition under Chapter 7 of the U.S. Bankruptcy Code has been filed by (or against) the above-named debtor(s) on ***April 29, 2008***.

1. ***February 3, 2009*** is fixed as the last day for the filing of claims by creditors other than governmental units.
2. ***February 3, 2009*** is fixed as the last day for filing or claims by govenmental units.

In order to have a claim allowed and share in any distribution from the estate, a creditor must file a claim, whether or not the creditor was included in the schedules filed by the debtor(s). Claims which are not filed on or before the above date fixed as the last day for the filing of claims will not be timely, except as otherwise provided by law. A claim may be filed in person or by mail on an official form prescribed for a proof of claim. If you wish to file a claim, please use the claim form on the reverse side.

For the Court,

Dated: November 4, 2008

Kenneth S. Gardner , Clerk  
United States Bankruptcy Court



## UNITED STATES BANKRUPTCY COURT Northern District of Illinois Certificate of Service Page 3 of 6

## PROOF OF CLAIM

Name of Debtor: ELB CAPITAL, LLC

Judge Initials: SPS

Case Number: 08-10688

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

Name and address where notices should be sent:

File Claim Form With:  
United States Bankruptcy Court  
P.O. Box A3613  
Chicago, Illinois 60690-3612

FOR COURT USE ONLY

Telephone number:

Name and address where payment should be sent (if different from above):

Telephone number:

☐ Check this box to indicate that this claim amends a previously filed claim.

**Court Claim Number:** \_\_\_\_\_  
(If known)

Filed on: \_\_\_\_\_

1. Amount of Claim as of Date Case Filed: \$ \_\_\_\_\_

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

2. Basis for Claim: \_\_\_\_\_  
(See instruction #2 on reverse side.)

☐ Check this box if you are the debtor or trustee in this case.

3. Last four digits of any number by which creditor identifies debtor: \_\_\_\_\_

3a. Debtor may have scheduled account as: \_\_\_\_\_  
(See instruction #3a on reverse side.)

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

4. Secured Claim (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other  
Describe:

Value of Property: \$ \_\_\_\_\_ Annual Interest Rate \_\_\_\_\_ %

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ \_\_\_\_\_ Basis for perfection: \_\_\_\_\_

Amount of Secured Claim: \$ \_\_\_\_\_ Amount Unsecured: \$ \_\_\_\_\_

Specify the priority of the claim.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to \$10,950\*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

☐ Up to \$2,425\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. §507 (a)( ).

Amount entitled to priority:

\$ \_\_\_\_\_

\*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

Date:

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien

documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS**

**INFORMATION**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

**Claim**

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

# Certificate of Service

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# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-10688

User: ahamilton  
Form ID: ntcftfc7

Page 1 of 2  
Total Served: 34

Date Rcvd: Nov 04, 2008

The following entities were served by first class mail on Nov 06, 2008.

db +ELB CAPITAL, LLC, 2255 Chestnut Ave., Glenview, IL 60026-1676  
aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Suite 900,  
Chicago, IL 60603-4914  
aty +Karen R Goodman, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,  
Chicago, IL 60601-3713  
tr +Karen R Goodman, ESQ, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,  
Chicago, IL 60601-3713  
12188250 +American Express Bank FSB, POB 3001, Malvern, PA 19355-0701  
12188251 +Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001  
12188253 +Chicago Title Land Trust Co., 171 N. Clark Street, Suite 575, Chicago, IL 60601-3306  
12188254 +City of Chicago Dept. of Water, PO Box 6330, Chicago, IL 60680-6330  
12188255 +City of St. Louis, City Hall, Building Div., Rm. 426, 1200 Market Street,  
Saint Louis, MO 63103-2826  
12188257 +Consolidated Recovery Systems, Inc., PO Box 172193, Memphis, TN 38187-2193  
12341693 +David Hopkin, 14410 Dante, Dolton, IL 60419  
12188258 +E.L. Austin Plumbing and Sewer, 3750 Sullivan Ave., Saint Louis, MO 63107-2314  
12188259 +Heartland Bank, Jean Soh, Polsinelli Shalton Flanigan Suelthaus, 180 N Stetson Ste 4525,  
Chicago, IL 60601-6733  
12341694 +Jennifer Cherry, 12247 Peoria, Chicago, IL 60643-5511  
12188260 +LaSalle Bank N.A., 135 South LaSalle Street, Chicago, IL 60603-4489  
12188261 +Marine Services Corp., PO Box 639, 140th and Cottage, Dolton, IL 60419-0639  
12188262 +Maurice and Deidera Byrd, 2255 Chestnut, Glenview, IL 60026-1676  
12188263 +Maurice and Deidra Byrd, 2255 Chestnut, Glenview, IL 60026-1676  
12221209 +PEOPLES GAS LIGHT AND COKE CO, 130 E RANDOLPH DRIVE, CHICAGO, IL 60601-6207  
12341695 +Pamela Moore, 13925 Park, Dolton, IL 60419-1026  
12188264 +Peoples Gas, Prudential Bldg., Special Projects, 130 E. Randolph Dr.,  
Chicago, IL 60601-6207  
12188265 +Polsinelli PC, 100 South Fourth Street, Ste 1100, Saint Louis, MO 63102-1825  
12341696 +Shawn Peoples, 670 142nd St, Dolton, IL 60419-1037  
12188267 +Shore Bank, 7936 S. Cottage Grove Avenue, Chicago, IL 60619-3990  
12188266 +Shore Bank, 3401 S King Drive, Chicago, IL 60616-4207  
12188268 +Southwest Airlines Credit Card, PO Box 15153, Wilmington, DE 19886-5153  
12188269 +St. Louis Metropolitan Sewer Dist., PO Box 437, Saint Louis, MO 63166-0437  
12188270 +Travelers Insurance RMS, 7547 N Rogers Ave, Chicago, IL 60626-1709  
12188271 +Wiczer & Zelmar, 500 Skokie Blvd suite 350, Northbrook, IL 60062-2856

The following entities were served by electronic transmission on Nov 05, 2008.

aty +EDI: BKRGODMAN.COM Nov 05 2008 01:53:00 Karen R Goodman, Shefsky & Froelich Ltd,  
111 East Wacker Drive, Suite 2800, Chicago, IL 60601-3713  
tr +EDI: BKRGODMAN.COM Nov 05 2008 01:53:00 Karen R Goodman, ESQ, Shefsky & Froelich Ltd,  
111 East Wacker Drive, Suite 2800, Chicago, IL 60601-3713  
12188249 +EDI: AMEREXPR.COM Nov 05 2008 01:43:00 American Express, 200 Vesey Street, 44th Floor,  
New York, NY 10285-0002  
12341692 +EDI: AMEREXPR.COM Nov 05 2008 01:43:00 American Express, Po Box 0001,  
Los Angeles, CA 90096-8000  
12188251 +EDI: BANKAMER2.COM Nov 05 2008 01:43:00 Bank of America, P.O. Box 17054,  
Wilmington, DE 19884-0001  
12188252 +EDI: CHASE.COM Nov 05 2008 01:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
12188256 E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd,  
Bill Payment Center, Chicago, IL 60668-0001  
12281463 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd Company,  
Attn Revenue Management Dept, 2100 Swift Drive, Oak Brook IL 60523-1559  
12188260 +EDI: BANKAMER2.COM Nov 05 2008 01:43:00 LaSalle Bank N.A., 135 South LaSalle Street,  
Chicago, IL 60603-4489

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 08-10688

User: ahamilton  
Form ID: ntcftfc7

Page 2 of 2  
Total Served: 34

Date Rcvd: Nov 04, 2008

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.